

Commitment to military members, veterans, and their families

Empowering our communities to succeed financially

Wells Fargo has been helping military members and veterans succeed financially for more than 160 years. Throughout the years, Wells Fargo has supported military members and veterans through initiatives to recruit and retain team members, and through foundation donations, countless volunteer hours, and event sponsorship.

In 2012, we created the Military & Veteran Affairs Program to expand our outreach to members of the military, veterans, and their families who may be facing financial hardships as part of our commitment to helping communities succeed by being a part of the solution.

Wells Fargo has:

- Donated more than 300 homes, valued at over \$50 million, to veterans in all 50 states.
- Hired more than 6,300 veterans, and participated in more than 850 military job fairs since 2012. More than 200 team members are on military leave at any given time.
- Launched *Hands on Banking*® for Military, a financial education program that has been viewed by more than 300,000 since July 2013.
- Donated more than \$20 million to military- and veteran-related nonprofits since 2012.

Career transition

In the workplace, Wells Fargo values the leadership, discipline, and service record of military members and veterans, employing more than 8,400 team members today who self-identify as veterans.

The company is committed to increasing its veteran team member population to 20,000 by 2020 (wellsfargo.com/about/careers/veterans).

The company also helps veterans translate their military skills into job skills through a tool called “Hiring Our Heroes’ Military Translator.”

VET Program

The Veteran Employment Transition (VET) Program focuses on sourcing and hiring competitive transitioning veterans for internships within Wells Fargo Securities, our investment banking and capital markets division.



2012 – 2016 Achievements

7th on *Diversity, Inc.’s* Top Companies for Veterans – 2015

29th on *Military Times* Best for Vets: Employers 2014

G.I. Jobs: 2016 Top 100 Military Friendly Employers®

G.I. Jobs: 2016 Top 50 Military Spouse Friendly Employer®

No. 7 on the CareerBliss list of Top 20 Happiest Companies for Veterans in 2013

Secretary of Defense Employer Support Freedom Award 2011

Veterans’ Team Member Network

Wells Fargo has a Veterans Team Member Network (VTMN) that provides team members with personal and professional development, mentoring, leadership engagement, networking, and community outreach opportunities. Today, the VTMN boasts more than 5,100 members and 33 active chapters.

Financial education

In July 2013, Wells Fargo launched its *Hands on Banking* for Military (handsonbanking.org) program to address the financial education challenges facing military members, veterans, and their families. The award-winning *Hands on Banking* program offers 10 individual lesson topics specifically for military ranging from the basics of banking to planning for retirement.

Wells Fargo joined forces with the National Foundation for Credit Counseling (NFCC) to bring *Hands on Banking* for Military to servicemembers in the continental United States. Military and veteran groups wishing to have a representative teach a class, or individuals interested in scheduling a session with a certified financial counselor, should contact the NFCC at 1-855-374-2773.

Philanthropic donations and sponsorships

Wells Fargo is proud to support organizations working to strengthen communities. To date, Wells Fargo donated more than \$20 million to nonprofit organizations serving the needs of the military, veterans, and their families. Organizations can learn more about Wells Fargo's giving and where to apply at: wellsfargo.com/about/charitable/

Warriors to Summits

No Barriers Warriors is a program of No Barriers USA, whose mission is to unleash the potential of the human spirit. The program empowers veterans and transitioning servicemembers with disabilities, and survivors of the fallen, to overcome barriers and unleash their potential. Their experiences serve as both an opportunity for growth and catalyst for change as these brave men and women stretch boundaries, build teams, innovate through adversity, and step up to lead and serve others. Complementing the reintegration process, this program provides quality transformative experiences that inspire warriors to grow and continue to contribute their absolute best to the world.

Wells Fargo has been the sponsor of Warriors to Summits since 2014. Warriors to Summits is one of many experiences [No Barriers Warriors](#) offers to empower veterans with disabilities to overcome barriers and unleash their potential. In 2016, Warriors to Summits will serve more veterans than years past through a series of three backcountry expeditions across the United States, a first for the Warriors to Summits experience.

Homeownership resources/Affordable housing

The company offers special financial education resources tailored for servicemembers and veterans that include information about VA loans, homebuyer education, and down payment assistance grants. These programs are offered in markets such as Albuquerque, Virginia Beach, Virginia, and others where a concentration of military servicemembers exists.

In addition to the REO property donations and support to qualifying nonprofits that serve military members and veterans, Wells Fargo's Community Lending and Investment group worked with Chinatown Community Development Center and Swords to Plowshares to renovate a historic San Francisco commercial building that now benefits 75 formerly homeless veterans with affordable housing and extensive resident supportive services.

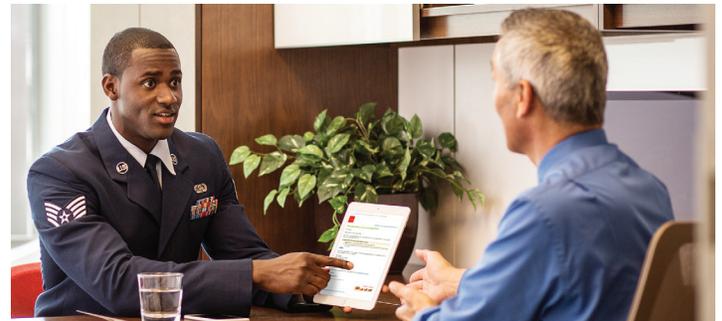
NeighborhoodLIFT Benefit for Military

We take seriously our commitment to helping

servicemembers reach their financial goals and one of the ways we demonstrate this support is through our LIFT homeownership programs. LIFT programs have helped more than 11,750 homeowners, including servicemembers, achieve the dream of homeownership in 44 communities. A special military benefit assists qualified servicemembers, veterans, and surviving spouses to reserve a matching home down payment assistance grant ranging from \$5,000 up to \$7,500 based on the homebuyer's contribution.

Military Property Care™

Wells Fargo cares about our military team members and their families. Extended time away from family due to military training or deployment can cause major life adjustments and even hardships for families. Wells Fargo Home Lending is proud to offer and support the Military Property CareSM program to all eligible Wells Fargo Team Members Enterprise-wide. This program offers lawn mowing and/or snow removal as a courtesy to those serving our country while away from home on military orders for more than 30 consecutive days.



Worldwide Military Banking

The Worldwide Military Banking program offers a checking account benefit to military members. This benefit is available to customers who are actively serving in the military, have retired from the military, or are disabled veterans who can no longer actively serve and are receiving an eligible non-civilian salary or pension direct deposited into their Wells Fargo checking account.

Military customers have access to a full range of financial products and services 24 hours a day online at wellsfargo.com, through Wells Fargo Military Banking Customer Services at **1-855-USA-2WFB (1-855-872-2932)** Monday through Friday from 8:00 a.m. to 8:00 p.m. Central Time.

Wells Fargo Small Business Administration Lending offers Small Business Administration (SBA) loans that help veterans, members of the military community, and their spouses or widows establish or expand their small businesses.